prior and superior to the Lienholder Lien.

SUBORDINATION AGREEMENT

Agreement made this 30 th day of October, 2002 by and John G. Jacob and Elena S. Jacob
whose address is 1008 Ponderosa Dr., Zephyr Cove, Nevada (the "Borrower") and Land Title of Nevada, as
trustee for the benefit of Colonial Bank, an Alabama Corporation whose address is P. O. Box 5700
Stateline, Nevada 89449 (the "Lienholder")
Stateline, Nevada 89449(the "Lienholder").
WHEDEAS Porrower is the fee simple surpor of the manual translation and the same of the manual translation and the same of the
WHEREAS Borrower is the fee simple owner of the property commonly known 1008 Ponderosa Dr., Zephyllone, Nevada (the "Property"), and more portionary described as
Cove, Nevada (the "Property"), and more particularly described as:
Situated in County of Dougloo, State of Neverdo
Situated in County of Douglas, State of Nevada:
LOT 205 AS SHOWN ON THE MAD OF SKYLAND SUPPLY(SION LINET NO. 2, SINCE III)
LOT 205, AS SHOWN ON THE MAP OF SKYLAND SUBDIVISION UNIT NO. 3, filed in the office of the County Recorder of Douglas County, Nevada, on February 24, 1960, in Book 1 of Maps, page 450,
as Document No. 15653.
de Besument 140: 10000;
Commonly known as: 1008 Ponderosa Dr.
APN# 1318-03-212-014
1 11 11 10 10 00 2 12 01 1
WHEREAS the Property is subject to a certain Deed of Trust in the original principal amount of \$150,000.00
("Lienholder Lien") executed by John G. Jacob and Elena S. Jacob to Stewart Title Company, as trustee for
the benefit of Colonial Bank, an Alabama Corporation, dated June 10, 2002 and recorded June 18, 2002 in
Book 0602, Page 5808, as Document No. 545022, Official Records, Douglas County, Nevada, and
y was the man too and boughts, revada, and
WHEREAS Quicken Loans Inc., whose address is 20555 Victor Parkway, Livonia, Michigan 48152, ("Quicken
Loans") Intends to make a certain loan to Borrower in the original principal amount not to exceed
Four hundred seventy two thousand (\$ 472,000.00) and dated
to be secured by a first deed of trust covering the Property with Borrower
as trustors and Quicken Loans as beneficiary (the "Loan"), and
WHEREAS Quicken Loans will only make the Loan to the Borrower provided that the Lienholder Lien is made
wholly subordinate to the lien pertaining to the Loan, and
WHEREAS Borrower and Lienholder intend that the above-described deed of trust pertaining to the Loan be

NOW, THEREFORE, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make the Lienholder Lien subordinate and junior in all respects to the deed of trust pertaining to the Loan and the lien created thereby.

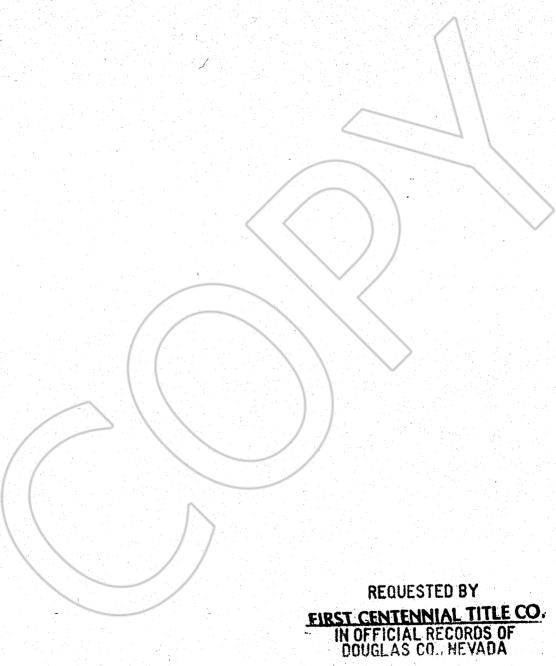
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In the presence of:			
마리나의 마리용된 산호에만 부분들은 하고 증명 <u>구시대에 아르네요</u> 라면 이번 이러나 이나를 된		Del 6. mal	
Printed Name:		John G. Jacob	
		Eleva P. Check	
Printed Name:		Elena S. Jacob	
rinico Name.			
In the presence of:			
Printed Name:		BY: Mike Sigala ITS: VP/Commercial Loan (Officer
		FOR: Colonial Bank, an Alabama	a Corporation
Printed Name:			
	ACKNOWLE	DGMENTS	~
STATE OF Nevada)		
COUNTY OF Douglas) SS)		
The foregoing instrument was acknowled John G. Jacob and Elena S. Jacob.	edged before me	this 30th day of October	, 2002, by
March 26, 2004 My commission expirés		Notary Public, County of Bouglas State of Nevada	TERESA J. ROSE
STATE OF NEVADA COUNTY OF DOUGLAS)) ss)		Notary Public Nevad Douglas County 56-1763-5 My Appointment Expires March 26, 2
The foregoing instrument was acknowle	dged before me th	nis <u>22nd</u> day of <u>October</u>	, 2002, by
Mike Sigala Colonial Bank, an Alabama Corporation.	_ known to me to b	e the <u>VP/Commercial Loan Offic</u>	er for
My commission Notary Public - St	AMAZZA Nate of Nevada	lotary Public, County of <u>Douglas</u>	
Appointment Recorded No: 00-62504-2 - Expi	in mading county #	incommercial and a second seco	

This instrument drafted by and after recording return to: Ops. Dept., Quicken Loans Inc., 20555 Victor Parkway, Livonia, MI 48152

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LINDA SLATER
RECORDER

S/6 PAID DEPUTY

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